10X Preservation Fund Pricing Promotion

Terms & Conditions

August 2026

Your Future_

Apply during the promotional period (1 August 2026 – 31 October 2026) and lock in a product fee of 0.49% per year on your 10X Preservation Fund. Combined with fund trading costs, your total annual investment cost is less than 0.70%. This pricing is locked in for as long as you remain invested in your 10X Preservation Fund, subject to the terms and conditions below.

FSP

The FSP is 10X Investments (Pty) Ltd, an authorised FSP #28250 ("the promoter").

Who can participate?

- This promotion is open to all South African residents who are in possession of a valid identity document, and foreign nationals who can present their passport.
- Any participant under the age of 18 years must be fully assisted by his/her legal guardian, who approves of, and consents to, the participant's possession/receipt of the promotional offering.
- Employees at 10X Investments, partner agencies/affiliated companies and members of their immediate family are allowed to participate in this promotion.

Which products qualify?

The following are "promotional products" for purposes of this promotion:

- 10X Pension Preservation Fund
- 10X Provident Preservation Fund

(Together, "Preservation Fund products".)

10X Investments does not provide financial advice. Investors are responsible for ensuring the product they select suits their needs, and may seek independent financial advice if they wish.

The promotion is open only to selected individual retail product applications. Applications to the 10X Umbrella Funds, Living Annuity, Retirement Annuity and Group Retirement Annuity do not apply.

The promotion applies to any participant who, during the promotional period, opens a new 10X Preservation Fund product or transfers an additional benefit into a 10X Preservation Fund product. This includes:

- New clients opening a 10X Preservation Fund product for the first time.
- Existing 10X clients who do not currently hold a Preservation Fund product with 10X, and who open a new Preservation Fund product during the promotional period.
- Existing 10X Preservation Fund clients who transfer an additional Preservation Fund from another provider to 10X during the promotional period.
- Members of the 10X Umbrella Funds who apply to transfer their benefits to a 10X retail Preservation Fund product during the promotional period.

Promotion period

- This promotion is open from 1 August 2026 and ends at midnight on 31 October 2026. Any applications received after 31 October 2026 will not be considered for the promotion.
- The promoter may, at its sole discretion, extend the promotional period. Any extension will be communicated via the 10X website (www.10x.co.za).

How does the promotion work?

- Participants must submit a completed and signed application with all supporting documents for a 10X Preservation Fund product during the promotion period.
- The promotional product fee applies to the 10X Preservation Fund product that the participant opens or transfers into during the promotional period. It also applies to any other 10X Preservation Fund products the participant already holds at that time. The fee on any existing Preservation Fund

products will be adjusted to 0.49% per year from the date the qualifying investment is processed. The adjustment applies from that date onward and does not apply to any period before it.

- Participants must submit their application via the online application portal: https://www.10x.co.za/invest-portal or complete and submit a manual application form before the end of the promotional period.
- Eligible participants will be charged a fixed product fee of 0.49% per year on their 10X Preservation Fund. This product fee applies regardless of which underlying fund the participant selects. In addition to the product fee, fund trading costs apply. Fund trading costs are incurred within the fund itself and are reflected in the fund's daily unit price, not charged separately to the participant's account. Historical fund trading costs have ranged from 0.10% to 0.20% per year. The total annual investment cost — product fee plus fund trading costs — is less than 0.70%. There are no additional administration fees, platform fees, or hidden charges. The product fee is calculated daily and deducted monthly in arrears from the participant's investment.
- The promotional pricing replaces the standard Preservation Fund fee schedule (which is based on investment value tiers) with a single flat product fee of 0.49% per year, regardless of the fund selected or the value of the investment.
- Promotional pricing will be applied from the date of the participant's initial investment in the *newly opened or transferred* Preservation Fund product. For existing Preservation Fund products, the adjusted fee applies as set out above.
- The product fee of 0.49% per year is intended to remain fixed for as long as the participant remains invested in the relevant 10X Preservation Fund product. This product fee will not revert to the standard Preservation Fund fee schedule after the promotional period ends. Fund trading costs may vary over time as they depend on market conditions and fund activity.

Additional Information

The terms and conditions of the promotion, including but not limited to duration and value, are at the discretion of the FSP and are not negotiable.

- The FSP reserves the right to, in its sole discretion, cancel, extend or suspend this promotional offer. If so, and to the extent permitted by law, all participants agree to waive any rights that they may have in relation to claims arising from the cancellation, suspension or amendment of this promotional offer, and to the extent permitted by law, acknowledges that they have no recourse in such event against the promoter, its agents, associated companies, directors, officers or employees.
- In the event of such extension, suspension or cancellation of the terms and conditions, the FSP shall take reasonable steps to provide the participants with adequate notice, which includes notice via the 10X website (www.10x.co.za).
- The product fee of 0.49% per year is intended to remain fixed for the duration of the participant's investment. The FSP reserves the right to amend the product fee only in response to material changes in regulation, Preservation Fund product rules, or market conditions that materially affect the cost of administering the product. In such an event, affected participants will receive no less than 90 days' written notice before any fee change takes effect on their account. For the avoidance of doubt, fund trading costs are inherently variable and fluctuations in trading costs do not constitute an amendment to the promotional pricing.
- Participation in the promotion constitutes acceptance of the promotion's Terms and Conditions.
- No incomplete or corrupted application forms will be accepted.
- Applications will only be accepted when accompanied by all supporting documentation required, including but not limited to documentation required to conduct due diligence under the Financial Intelligence Centre Act (documents required in terms of FICA).
- The FSP is not responsible for applications lost, damaged, or delayed as a result of any network, computer hardware or software failure of any kind. Proof of sending will not be accepted as proof of receipt.

- In the event of any dispute relating to this promotion, the matter will be resolved in accordance with the FSP's internal complaints process. This clause does not limit any rights participants may have in relation to the underlying financial service or product.
- To the extent permitted by law, neither the FSP, its agents, its associated companies, nor any directors, officers, or employees of such, shall be liable for any loss or damage arising from participation in this promotion.
- The FSP acknowledges and respects the privacy of its clients and participants. For more information about how the promoter handles and protects your personal information, please refer to our Privacy Policy which can be found on our website: www.10x.co.za. By participating in this promotion, you agree that you have read, understood, and agreed to the terms of our Privacy Policy.
- It is the participant's responsibility to ensure that the personal contact details captured on the application form are complete, accurate, and up to date.
- 10X Investments (Pty) Ltd is an authorised Financial Services Provider FSP #28250 and a Section 13B Pension Fund Administrator #24/444.